

Applicant : Chenevich et al.  
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**Amendments to the Drawings:**

The attached replacement drawing sheet includes a change to FIG. 13 to replace the label "Central Clearing Facility" with "Central Payment Facility" so as to correlate with the description in the written description of a "central payment facility 292." This proposed change is highlighted in red color on an annotated sheet, and the corresponding replacement sheet shows the corrected figure (without red color). No new matter is added by this correction.

Attachments following last page of this Amendment:

Replacement Sheet (1 page)

Annotated Sheet Showing Changes (1 page)